

Case 10-31614 Filed 05/03/10 Doc 12

Official Form 6 - Summary (10/06)

UNITED STATES BANKRUPTCY COURT – EASTERN DISTRICT OF CALIFORNIA
SACRAMENTO DIVISION

| | |
|---|-------------------------|
| Debtor(s): Michael William Lawrence Judieth Deann Lawrence | Case No.: (if known) |
|---|-------------------------|

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|---------------|---------------|--------------|-------------|
| A - Real Property | YES | 1 | \$ 0.00 | | |
| B - Personal Property | YES | 3 | \$ 264,482.04 | | |
| C - Property Claimed as Exempt | YES | 1 | | | |
| D - Creditors Holding Secured Claims | YES | 1 | | \$ 17,350.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | YES | 2 | | \$ 11,244.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 3 | | \$ 59,751.24 | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | | |
| H - Codebtors | YES | 1 | | | |
| I - Current Income of Individual Debtor(s) | YES | 2 | | | \$ 8,240.56 |
| J - Current Expenditures of Individual Debtor(s) | YES | 1 | | | \$ 4,886.00 |
| TOTAL | | 16 | \$ 264,482.04 | \$ 88,345.24 | |

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| | |
|---|-------------------------|
| Debtor(s): Michael William Lawrence Judieth Deann Lawrence | Case No.: (If known) |
|---|-------------------------|

SCHEDULE A - REAL PROPERTY

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|--------------------------------------|--|-------------------------------|
| Total ➤ | | | 0.00 | |

(Report also on Summary of Schedules.)

Debtor(s): **Michael William Lawrence**
Judieth Deann Lawrence

Case No.:
 (If known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------|--|-----------------------------------|--|
| 1. Cash on hand | X | | | |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | X | | | |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Couches, TVs, Washer & Dryer, Refrigerator | J | 1,500.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Clothes | J | 1,000.00 |
| 7. Furs and jewelry. | X | | | |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | Hartford Annuity | W | 15,830.59 |
| Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | ICMA Deferred Comp. | H | 40,455.59 |
| Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | PERS | H | 153,254.79 |
| Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | San Joaquin County Retirement | W | 24,131.07 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |

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Debtor(s): **Michael William Lawrence**
Judieth Deann Lawrence

Case No.:
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|----------|--|-----------------------------------|--|
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2001 Honda XR250 Motorcycle | J | 835.00 |
| Automobiles, trucks, trailers, and other vehicles and accessories. | | 2002 Dodge Durango | J | 2,425.00 |
| Automobiles, trucks, trailers, and other vehicles and accessories. | | 2003 Dodge Ram 1500 | J | 6,925.00 |
| Automobiles, trucks, trailers, and other vehicles and accessories. | | 2003 Honda CRF230 Motorcycle | J | 775.00 |
| Automobiles, trucks, trailers, and other vehicles and accessories. | | 2005 Honda CRF250 X5 Motorcycle | J | 2,100.00 |
| Automobiles, trucks, trailers, and other vehicles and accessories. | | 2006 Dodge Charger Daytona | J | 15,250.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |

| | |
|---|-------------------------|
| Debtor(s): Michael William Lawrence Judieth Deann Lawrence | Case No.: (If known) |
|---|-------------------------|

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|----------|--------------------------------------|-----------------------------------|--|
| 29. Machinery, fixtures, equipment and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |
| 2 continuation sheets attached | | | | Total > \$ 264,482.04 |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

SACRAMENTO DIVISION

| | |
|---|-------------------------|
| Debtor(s): Michael William Lawrence Judieth Deann Lawrence | Case No.: (If known) |
|---|-------------------------|

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds
\$146,450.*

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|--|--|----------------------------|---|
| 2003 Dodge Ram 1500 | C.C.P. §§ 704.010, 703.150 | 2,725.00 | 6,925.00 |
| Clothes | C.C.P. § 704.020 | 1,000.00 | 1,000.00 |
| Couches, TVs, Washer & Dryer, Refrigerator | C.C.P. § 704.020 | 1,500.00 | 1,500.00 |
| Hartford Annuity | C.C.P. § 704.115(a)(1), (2) | 15,830.59 | 15,830.59 |
| ICMA Deferred Comp. | C.C.P. § 704.115(a)(1), (2) | 40,455.59 | 40,455.59 |
| PERS | C.C.P. § 704.110(b), Gov. Code § 21201 | 153,254.79 | 153,254.79 |
| San Joaquin County Retirement | C.C.P. § 704.110(b), Gov. Code § 21201 | 24,131.07 | 24,131.07 |

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Debtor(s): **Michael William Lawrence**
Judieth Deann Lawrence

Case No.:
 (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|--|------------|--------------|----------|---|---------------------------|
| | | | | | | | |
| ACCOUNT NO. | J | 04/09/2010 Security Agreement 2005 Honda CRF250 X5 Motorcycle VALUE \$2,100.00 | | | | 2,100.00 | 0.00 |
| GE Moneybank 901 Main Avenue Norwalk, CT 06851 | | | | | | | |
| ACCOUNT NO. | J | 04/09/2010 Security Agreement 2006 Dodge Charger Daytona VALUE \$15,250.00 | | | | 15,250.00 | 0.00 |
| Santa Clara County Credit Union 852 N. First Street San Jose, CA 95112 | | | | | | | |

0 continuation sheets
 attached

Subtotal >
 (Total of this page)

Total >
 (Use only on last page)

| | | | |
|----|-----------|----|------|
| \$ | 17,350.00 | \$ | 0.00 |
| \$ | 17,350.00 | \$ | 0.00 |

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Debtor(s): **Michael William Lawrence**
Judieth Deann Lawrence

Case No.:
 (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

| | |
|--|-------------------------|
| Debtor(s): Michael William Lawrence Judieth Deann Lawrence | Case No.: (If known) |
|--|-------------------------|

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

Type of Priority for Claims Listed on This Sheet

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|--|---------|--------------------------------------|--|------------|--------------|----------|--------------------|-----------------------------------|---|
| ACCOUNT NO. California Franchise Tax Board PO Box 942840 Sacramento, CA 94240-0040 | | J | 04/15/2010 2009 Income Taxes | | | | 844.00 | 844.00 | \$0.00 |
| ACCOUNT NO. US Dept of Treasury Internal Revenue Service Fresno, CA 93888-0002 | | J | 04/15/2010 2009 Income Taxes | | | | 4,600.00 | 4,600.00 | \$0.00 |
| ACCOUNT NO. US Dept of Treasury Internal Revenue Service Fresno, CA 93888-0002 | | J | 04/15/2009 2008 Income Taxes | | | | 5,800.00 | 5,800.00 | \$0.00 |

Sheet no. 1 of 1 continuation sheets attached to Schedule of
 Creditors Holding Priority Claims

Subtotals>
 (Totals of this page)

| | | | | | |
|----|------------------|----|------------------|----|-------------|
| \$ | 11,244.00 | \$ | 11,244.00 | \$ | 0.00 |
| \$ | 11,244.00 | | | | |
| | | \$ | 11,244.00 | \$ | 0.00 |

Total >
 (Use only on last page of the completed
 Schedule E. Report also on the Summary of
 Schedules.)

Total >
 (Use only on last page of the completed
 Schedule E. If applicable, report also on the
 Statistical Summary of Certain Liabilities and
 Related Data.)

SACRAMENTO DIVISION

| | |
|---|-------------------------|
| Debtor(s): Michael William Lawrence Judieth Deann Lawrence | Case No.: (If known) |
|---|-------------------------|

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small> | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 5291151573694207 Capital One PO Box 60599 City of Industry, CA 91716 | J | 03/01/2010 Consumer Goods | | | | 4,254.52 |
| ACCOUNT NO. 5431430110543946 Chase Card Services PO Box 94014 Palatine, IL 60094 | J | 03/01/2010 Consumer Goods | | | | 4,396.23 |
| ACCOUNT NO. 6035320257534998 Citibank - Home Depot PO Box 182676 Columbus, OH 43218 | J | 03/01/2010 Consumer Goods | | | | 4,198.52 |
| ACCOUNT NO. 5121071856006790 Citibank - Sears PO Box 688957 Des Moines, IA 50368 | J | 03/01/2010 Consumer Goods | | | | 8,967.57 |

2 Continuation sheets attached

Subtotal > \$ **21,816.84**

Total > \$

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

SACRAMENTO DIVISION

| | |
|---|-------------------------|
| Debtor(s): Michael William Lawrence Judieth Deann Lawrence | Case No.: (If known) |
|---|-------------------------|

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 44033329560 Citicard - Macys PO Box 689195 Des Moines, IA 50368 | J | 03/01/2010 Consumer Goods | | | | 689.27 |
| ACCOUNT NO. 6034623005198835 GE Moneybank PO Box 960061 Orlando, FL 32896 | J | 03/01/2010 Consumer Goods | | | | 2,945.36 |
| ACCOUNT NO. 211780265538829 Household Beneficial Finance PO Box 60101 City of Industry, CA 91716 | J | 03/01/2010 Consumer Goods | | | | 4,408.73 |
| ACCOUNT NO. 7001063107016497 HSBC - Best Buy PO Box 60148 City of Industry, CA 91716 | J | 03/01/2010 Consumer Goods | | | | 3,457.00 |
| ACCOUNT NO. 450337511370 Macys PO Box 689195 Des Moines, IA 50368 | J | 04/09/2010 Consumer Goods | | | | 1,171.95 |

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal > \$ **12,672.31**

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

SACRAMENTO DIVISION

Debtor(s): **Michael William Lawrence**
Judieth Deann Lawrence

Case No.:
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 4308514435111993 Macys Premier VISA PO Box 689195 Des Moines, IA 50368 | J | 03/01/2010 Consumer Goods | | | | 1,947.32 |
| ACCOUNT NO. 3954540-21 Santa Clara County FCU VISA 852 N. First Street San Jose, CA 95112 | J | 03/01/2010 Consumer Goods | | | | 21,199.77 |
| ACCOUNT NO. 417400600 Wells Fargo Financial Natl Bank PO Box 98752 Las Vegas, NV 89193 | J | 03/01/2010 Consumer Goods | | | | 2,115.00 |

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal > \$ **25,262.09**

Total > \$ **59,751.24**

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

Debtor(s): **Michael William Lawrence**
Judieth Deann LawrenceCase No.:
(If known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
| | |

| | |
|---|-------------------------|
| Debtor(s): Michael William Lawrence Judieth Deann Lawrence | Case No.: (If known) |
|---|-------------------------|

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|------------------------------|------------------------------|

Debtor(s): **Michael William Lawrence**
Judieth Deann LawrenceCase No.:
(If known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| | | |
|--|---|--|
| Debtor's Marital Status: Married | DEPENDENTS OF DEBTOR AND SPOUSE | |
| | RELATIONSHIP(S): | AGE(S): |
| | Daughter | 19 |
| | Son | 17 |
| | Son | 13 |
| Employment: | DEBTOR | SPOUSE |
| Occupation | Sheriff Correctional Officer | Correctional Officer |
| Name of Employer | Santa Clara County | San Joaquin County |
| How long employed | 22 yrs | 7.5 years |
| Address of Employer | 70 W. Hedding St. San Jose, CA 95110 | 44 North San Joaquin St., Ste. 550 Stockton, CA 95202 |

INCOME: (Estimate of average or projected monthly income at time case filed)

| | DEBTOR | SPOUSE |
|--|--------------------|--------------------|
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.) | \$ <u>6,701.59</u> | \$ <u>5,423.60</u> |
| 2. Estimate monthly overtime | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 3. SUBTOTAL | \$ <u>6,701.59</u> | \$ <u>5,423.60</u> |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes and social security | \$ <u>1,647.12</u> | \$ <u>1,225.79</u> |
| b. Insurance | \$ <u>0.00</u> | \$ <u>22.49</u> |
| c. Union dues | \$ <u>129.50</u> | \$ <u>63.61</u> |
| d. Other (Specify) <u>Deferred Comp.</u> | \$ <u>281.48</u> | \$ <u>162.50</u> |
| <u>Long Term Disab.</u> | \$ <u>69.70</u> | \$ <u>0.00</u> |
| <u>PERS Emp Contrib</u> | \$ <u>36.36</u> | \$ <u>0.00</u> |
| <u>PERS Survivor</u> | \$ <u>2.02</u> | \$ <u>0.00</u> |
| <u>Safety Mbr Retirement</u> | \$ <u>0.00</u> | \$ <u>244.06</u> |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | \$ <u>2,166.17</u> | \$ <u>1,718.45</u> |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | \$ <u>4,535.41</u> | \$ <u>3,705.15</u> |
| 7. Regular income from operation of business or profession or farm (Attach detailed statement) | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 8. Income from real property | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 9. Interest and dividends | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 11. Social security or other government assistance (Specify) _____ | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 12. Pension or retirement income | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 13. Other monthly income (Specify) _____ | \$ <u>0.00</u> | \$ <u>0.00</u> |

Debtor(s): **Michael William Lawrence**
Judieth Deann LawrenceCase No.:
(If known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

| | | | |
|--------------------|-----------------|----|-----------------|
| \$ | <u>0.00</u> | \$ | <u>0.00</u> |
| \$ | <u>4,535.41</u> | \$ | <u>3,705.15</u> |
| <u>\$ 8,240.56</u> | | | |

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column
totals from line 15)(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

Debtor(s): **Michael William Lawrence**
Judieth Deann Lawrence

Case No.:
 (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | |
|--|----|----------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | 1,800.00 |
| a. Are real estate taxes included? Yes _____ No <u>✓</u> | | |
| b. Is property insurance included? Yes _____ No <u>✓</u> | | |
| 2. Utilities: a. Electricity and heating fuel | \$ | 275.00 |
| b. Water and sewer | \$ | 185.00 |
| c. Telephone | \$ | 325.00 |
| d. Other _____ | \$ | 0.00 |
| 3. Home maintenance (repairs and upkeep) | \$ | 120.00 |
| 4. Food | \$ | 1,200.00 |
| 5. Clothing | \$ | 150.00 |
| 6. Laundry and dry cleaning | \$ | 15.00 |
| 7. Medical and dental expenses | \$ | 100.00 |
| 8. Transportation (not including car payments) | \$ | 300.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | 56.00 |
| 10. Charitable contributions | \$ | 0.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | \$ | 0.00 |
| b. Life | \$ | 60.00 |
| c. Health | \$ | 0.00 |
| d. Auto | \$ | 300.00 |
| e. Other _____ | \$ | 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | |
| (Specify) _____ | \$ | 0.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | \$ | 0.00 |
| b. Other _____ | \$ | 0.00 |
| 14. Alimony, maintenance, and support paid to others | \$ | 0.00 |
| 15. Payments for support of additional dependents not living at your home | \$ | 0.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | 0.00 |
| 17. Other _____ | \$ | 0.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$ | 4,886.00 |

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

| | | |
|--|----|----------|
| a. Average monthly income from Line 15 of Schedule I | \$ | 8,240.56 |
| b. Average monthly expenses from Line 18 above | \$ | 4,886.00 |
| c. Monthly net income (a. minus b.) | \$ | 3,354.56 |

UNITED STATES BANKRUPTCY COURT
Eastern District of California
Sacramento Division

In re: **Michael William Lawrence**

Judieth Deann Lawrence

Case No. _____

Chapter **13**

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ _____

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 0.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

| | | |
|---|----|-------------|
| 3. Net Employee Payroll (Other Than Debtor) | \$ | <u>0.00</u> |
| 4. Payroll Taxes | | <u>0.00</u> |
| 5. Unemployment Taxes | | <u>0.00</u> |
| 6. Worker's Compensation | | <u>0.00</u> |
| 7. Other Taxes | | <u>0.00</u> |
| 8. Inventory Purchases (Including raw materials) | | <u>0.00</u> |
| 9. Purchase of Feed/Fertilizer/Seed/Spray | | <u>0.00</u> |
| 10. Rent (Other than debtor's principal residence) | | <u>0.00</u> |
| 11. Utilities | | <u>0.00</u> |
| 12. Office Expenses and Supplies | | <u>0.00</u> |
| 13. Repairs and Maintenance | | <u>0.00</u> |
| 14. Vehicle Expenses | | <u>0.00</u> |
| 15. Travel and Entertainment | | <u>0.00</u> |
| 16. Equipment Rental and Leases | | <u>0.00</u> |
| 17. Legal/Accounting/Other Professional Fees | | <u>0.00</u> |
| 18. Insurance | | <u>0.00</u> |
| 19. Employee Benefits (e.g., pension, medical, etc.) | | <u>0.00</u> |
| 20. Payments to Be Made Directly By Debtor to Secured Creditors For | | |

Pre-Petition Business Debts (Specify):

None

21. Other (Specify):

None

22. Total Monthly Expenses (Add items 3 - 21) \$ 0.00

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2) \$ 0.00

| | |
|--|-----------------------------|
| Debtor(s): Michael William Lawrence Judieth Deann Lawrence | Case No.: (If known) |
|--|-----------------------------|

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 4/27/2010

Date 4/27/2010


Michael William Lawrence

Signature of Debtor


Judieth Deann Lawrence

Signature of Joint Debtor, if any

[If joint case, both spouses must sign]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ of the _____ named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]